Medicare Supplement

ABW Discount of $5
Two Year Selection Guarnatee
Gender Rated

Physicians Life Insurance Company

State	Company	Plans Sold	Rate Structure	Preventive Benefits in Contract	Silver&Fit® Program Availability	Household Discount	Can Charge Tobacco Rates in OE/GI	Underage Availability	Birthday Rule	Banded Rates	12 Month Rate Guarantee
FL	Life	A, F, G, N	IA	No	No	2.5% Anyone who has a Med Supp w/ us (2010 or later)***	Yes	Yes, All Plans	No	Yes	6 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
GA	Life	A, F, G, N	Issue Age w/EED 82 & Under	No	No	10% Must live with spouse or anyone in HH over age 60*	Yes	Yes, All Plans	No	Yes	6 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
KY	Life	A, F, G, N	AA, IA for Plan A Only	No	No	10% Must live with spouse or anyone in HH over age 18****	No	Yes, All Plans	Yes	Yes	6 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases

Physicians Select Insurance Company

State	Company	Plans Sold	Rate Structure	Preventive Benefits	Silver&Fit® Program Availability	Household Discount	Can Charge Tobacco Rates in OE/GI	Underage Availability	Birthday Rule	Banded Rates	12 Month Rate Guarantee
CO	Select	A, F, G, Innov G, HDG	AA	Optional Rider (except on Plan A)	Built In with Preventive Benefits Plus Rider**	10% Must live with spouse or anyone in HH over age 60*	No	Yes, All Plans	No	Yes for ages 0-64, 65-68 & 99+	6 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
IA	Select	A, F, G, Innov G, HDG	AA	Optional Rider (except on Plan A)	Built In with Preventive Benefits Plus Rider**	10% Must live with spouse or anyone in HH over age 60*	No	No	No	Yes for ages 65-68 & 99+	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
IN	Select	A, F, G, Innov G, HDG	AA	Optional Rider (except on Plan A)	Built In with Preventive Benefits Plus Rider**	10% Must live with spouse or anyone in HH over age 60*	No	Yes, All Plans	Yes	Yes for ages 0-64, 65-68 & 99+	6 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
NV	Select	A, F, G, Innov G, HDG	AA	Optional Rider (except on Plan A)	Built In with Preventive Benefits Plus Rider**	10% Must live with spouse or anyone in HH over age 60*	Yes	Yes, All Plans	Yes	Yes for ages 0-64, 65-68 & 99+	6 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
OH	Select	A, F, G, Innov G, HDG	AA	Built into Innov Rider (only for Plan G)	All plans except Plan A	9% Anyone who has a Med Supp w/ us (2010 or later)**	No	No	No	Yes for ages 65-68 & 99+	6 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
PA	Select	A, B, F, G, Innov G, HDG	AA	No	All plans except Plan A	10% Must live with spouse or anyone in HH over age 60*	No	Yes, All Plans	No	Yes for ages 0-64, 65-68 & 99+	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases

Physicians Mutual Insurance Company, Inc.

State	Company	Plans Sold	Rate Structure	Preventive Benefits	Silver&Fit® Program	Household Discount	Can Charge Tobacco Rates in OE/GI	Underage Availability	Birthday Rule	Banded Rates	12 Month Rate Guarantee
AL	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	Yes	No	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
AZ	PMIC, Inc.	A, F, G, Innov G, HDG, N	Issue Age w/EED 74 & Under	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	Yes	No	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
IL	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	No	Yes, All Plans	Yes	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
LA	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	No	Yes	Yes	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
MI	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	No	No	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
MS	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	Yes	Yes Plans A & F Only	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
NC	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	No	Yes except HDG & N	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
NE	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes^^ (except Plan A, G, & F)	Yes (all except plan A)	10% Must live with spouse or anyone in HH over age 60*	Yes	Yes Plan A Only	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
OK	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	Yes	Yes Plan A Only	Yes	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
SC	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	No	No	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
SD	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Available with Wellness Plus plans (all except Plan A)	10% Must live with spouse or anyone in HH over age 60*	Yes	Yes, All Plans	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
TN	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	No	Yes, All Plans	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
TX	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	Yes	Plan A Only for underage disabled All Plans for underage ESRD/ALS	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
UT	PMIC, Inc.	A, F, G, Innov G, HDG, N	AA	Yes, Built-in to all Plans except A	Yes, Built-in to all Plans except A	10% Must live with spouse or anyone in HH over age 60*	No	No	Yes	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases
WI	PMIC, Inc.	Basic Plan (with optional riders), Premier High Deductible Plan, Premier Comprehensive & Premier Innovative Plan (Premier Comprehensive w/ Ded Disc Rider)	AA	Yes, Built-in to all Plans	Yes, Built-in to all Plans	10% Must live with spouse or anyone in HH over age 60*	No	Yes, All Plans	No	No	12 mo initial rate guarantee from issue 12 mo rate guarantee between renewal increases

* An applicant who resides in a household either with a spouse or with another person (but not more than three) that is age 60 or older and has continuously resided with the applicant for the last 12 months.
**If you drop the rider, the Silver&Fit® Program will be discontinued.
***If you reside in a household with at least one, but no more than three other Medicare-eligible adults, and at least one of them owns, or is issued a Medicare Supplement policy from Physicians Mutual Insurance Company, Inc., or any of our affiliates.
**** An applicant who resides in a household either with a spouse or with another person (but not more than three) that is age 18 or older and has continuously resided with the applicant for the last 12 months.
*^ If you reside in a household with at least one, but no more than three other Medicare-eligible adults, and at least one of them owns, or is issued a Medicare Supplement policy from Physicians Select Insurance Company, Physicians Life Insurance Company or Physicians Mutual Insurance Company, Inc. If you do not continue to meet the above requirements to qualify for this discount after it has been added to your policy, the discount will be removed.
^NE - Innovative Plan G Preventive Plus: If you drop the Innovative Discount Rider before year three, your premium amount becomes the standard Plan G premium amount and the preventive coverage would end.

Birthday Rule Specifics

State	Type	Internal/External Replacement	App Date	Effective Date	Coverage Available	Documents Needed	Notes
IL	Birthday Rule (Conversion Only)	Internal Only (same issuer AND affiliates)	On Birthday and up to 45 days after	Up to 45 days after birthday	Equal or Lesser Coverage	N/A	Only ages 65-75 are eligible
IN	Birthday Rule	Both (External or different affiliate)	Beginning 1 month before birthday and ending 1 month after birthday	First of the month after the app signed date	Same Coverage	Proof of prior plan showing plan type	Not available for underage applicants
KY	Birthday Rule	Both (External or different affiliate)	On Birthday and up to 60 days after	Up to 60 days after birthday	Same Coverage	Proof of prior plan showing plan type	
LA	Birthday Rule (Conversion Only)	Internal Only (same issuer AND affiliates)	On Birthday and up to 63 days after	Up to 63 days after birthday	Equal or Lesser Coverage	N/A	
NV	Birthday Rule	Both	On 1st of the birth month or up to 60 days after	Up to 60 days after 1st of the birth m	Equal or Lesser Coverage	Proof of prior plan showing plan type	
OK	Birthday Rule	Both	On Birthday and up to 60 days after	Up to 60 days after birthday	Equal or Lesser Coverage	Docs from current carrier showing effective date, paid-to date, and plan type; Letter from current carrier showing no gap in coverage greater than 90 days; Note from Insured attesting that they've been insured since their OE period and have had no gap in coverage (We have a template note for them to sign)	
UT	Birthday Rule (Conversion Only)	Internal Only (same issuer only)	On Birthday and up to 60 days after	Up to 60 days after birthday	Equal or Lesser Coverage	N/A	

*All information is correct as of 06/05/2026

PMA5983B-0726

Dental

State	Company	Plan Types	ABW Discount
AL	Mutual	4 Plans + Vision & Hearing	$3
AR	Mutual	4 Plans + Vision & Hearing	$3
AZ	Mutual	4 Plans + Vision & Hearing	$3
CA	Mutual	4 Plans + Vision & Hearing	$3
CO	Mutual	4 Plans + Vision & Hearing	$3
CT	Mutual	4 Plans + Vision & Hearing	$3
DC	Mutual	4 Plans + Vision & Hearing	$3
DE	Mutual	4 Plans + Vision & Hearing	$3
FL	Mutual	4 Plans + Vision & Hearing	$3
GA	Mutual	4 Plans + Vision & Hearing	$3
HI	Mutual	4 Plans + Vision & Hearing	$3
IA	Mutual	4 Plans + Vision & Hearing	$3
ID	Mutual	4 Plans + Vision & Hearing	$3
IL	Mutual	4 Plans + Vision & Hearing	$3
IN	Mutual	4 Plans + Vision & Hearing	$3
KS	Mutual	4 Plans + Vision & Hearing	$3
KY	Mutual	4 Plans + Vision & Hearing	$3
LA	Mutual	4 Plans + Vision & Hearing	$3
MD	Mutual	4 Plans + Vision & Hearing	$3
MI	Mutual	4 Plans + Vision & Hearing	$3
MO	Mutual	4 Plans + Vision & Hearing	$3
MS	Mutual	4 Plans + Vision & Hearing	$3
NC	Mutual	4 Plans + Vision & Hearing	$3
NE	Mutual	4 Plans + Vision & Hearing	$3
NJ	Mutual	4 Plans + Vision & Hearing	$3
OH	Mutual	4 Plans + Vision & Hearing	$3
OK	Mutual	4 Plans + Vision & Hearing	$3
OR	Mutual	4 Plans + Vision & Hearing	$3
PA	Mutual	4 Plans + Vision & Hearing	$3
SC	Mutual	4 Plans + Vision & Hearing	$3
SD	Mutual	4 Plans + Vision & Hearing	$3
TN	Mutual	4 Plans + Vision & Hearing	$3
TX	Mutual	4 Plans + Vision & Hearing	$3
UT	Mutual	4 Plans + Vision & Hearing	$3
VA	Mutual	4 Plans + Vision & Hearing	$3
WI	Mutual	4 Plans + Vision & Hearing	$3
WV	Mutual	4 Plans + Vision & Hearing	$3
WY	Mutual	4 Plans + Vision & Hearing	$3

Secure Essential Life Insurance

Available in AK, AL, AR, AZ, CO CT, DC DE, GA, HI, IA, ID, IL, IN , KY, LA, ME, MI, MO, MS, MT, ND, NE, NH, NJ, NV, OK, PA, RI, SC, SD, TN, TX, UT, VT, WI, WV, WY

Issue Age – 45-80

Whole Life Face Values - $15k-100k

- Ages 71-80 – capped at $50k

Term Rider Face Values - $15k-200k

Max Combined Face Value - $250k

Term Rider Duration

- For ages 45-60 – 5, 10, 15, or 20 year
- For ages 61-65 – 5, 10, or 15 years
- For ages 66-70 – 5 or 10 years

Accidental Death Benefit rider** can be up to 2x the total face amount.

** not available in NH & VT

GI & Juevenile Life

State	Company	Avilable Plans - Contacted Agents	Available Plans - Agencies, Gas, LOAs
AL	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
AZ	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
AR	Life	726 Juevenile Whole	-
CA	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
CO	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
IA	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
IL	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
IN	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
KS	Life	726 Juevenile Whole	-
KY	Life	726 Juevenile Whole	-
LA	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
MS	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
MO	Life	726 Juevenile Whole	-
NC	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
NE	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
NV	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
OH	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
OK	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
SC	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
SD	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
TN	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
TX	Life	726 Juvenile Whole, 770 GI Life	770 GI Life
WI	Life	770 GI Life	770 GI Life

*770 GI Life requires a Physicians Mutual Family Med Supp policy

Cancer	
State	**Company**
AL	Mutual
AZ	Mutual
CO	Mutual
IA	Mutual
IL	Mutual
IN	Mutual
LA	Mutual
MS	Mutual
NC	Mutual
NE	Mutual
NV	Mutual
OH	Mutual
OK	Mutual
SC	Mutual
SD	Mutual
TN	Mutual
TX	Mutual
WI	Mutual